

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael Ravert  
 Debtor

Case No. 15-18916-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Cathleen  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db  
 13647024 +Michael Ravert, 55 Ailanthus Lane, Levittown, PA 19055-1205  
 13647027 +Bristol Township, 2501 Bath Road, Bristol, PA 19007-2150  
 13647029 Diversified Consultants, Re: Sprint, P.O. Box 551268, Coon Rapids, MN  
 13647030 +EverBank, 301 W Bay Street, Jacksonville, FL 32202-5180  
 13647032 +First Credit Service/Retro Fitness, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155  
 +KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 13647031 +Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499  
 13647034 +Medical Data Systems Inc, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413  
 13715890 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, PO Box 630267, Irving, TX 75063)  
 13647035 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 13704432 Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635,  
 Wilkes-Barre PA. 18773-9635  
 13647036 Navient-Dept Of Education Servicing, P.O. Box 740351, Atlanta, GA 30374-0351  
 13647039 Premier Urgent Care, 278 Eagleview Blvd, Exton, PA 19341-1157  
 13647040 +Xerox State And Local, P.O. Box 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: blackslaw@comcast.net Aug 20 2016 01:32:50 STANTON M. LACKS,  
 Lacks & Associates, 3220 Tillman Drive, Suite 114, Bensalem, PA 19020  
 tr +EDI: BBBFINKEL.COM Aug 20 2016 01:18:00 BONNIE B. FINKEL, Bonnie B. Finkel,  
 P.O. Box 1710, Cherry Hill, NJ 08034-0091  
 smg E-mail/Text: bankruptcy@phila.gov Aug 20 2016 01:34:11 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:33:09  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 20 2016 01:34:08 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 20 2016 01:33:49 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13647025 EDI: CAPITALONE.COM Aug 20 2016 01:19:00 Capital One Bank, By American InfoSource,  
 P.O. Box 71083, Charlotte, NC 28272-1083  
 13656282 EDI: CAPITALONE.COM Aug 20 2016 01:19:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13647026 EDI: CCS.COM Aug 20 2016 01:18:00 Credit Collection Service/Nationwide Ins, P.O. Box 9134,  
 Needham Heights, MA 02494-9134  
 13647028 +EDI: DCI.COM Aug 20 2016 01:18:00 Diversified Consultants, Re: Sprint, P.O. Box 551268,  
 Jacksonville, FL 32255-1268  
 13647028 +E-mail/Text: bankruptcynotices@dcicollect.com Aug 20 2016 01:34:37 Diversified Consultants,  
 Re: Sprint, P.O. Box 551268, Jacksonville, FL 32255-1268  
 13647037 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:33:09 PA Department Of Revenue,  
 Bankruptcy Division, Dept 280904, Harrisburg, PA 17128-0001  
 13647038 +E-mail/Text: apotter@philapark.org Aug 20 2016 01:34:44 Philadelphia Parking Authority,  
 701 Market Street, Ste 5400, Philadelphia, PA 19106-2895  
 13647033 E-mail/Text: blackslaw@comcast.net Aug 20 2016 01:32:50 1

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Cathleen  
Form ID: 309A

Page 2 of 2  
Total Noticed: 27

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
STANTON M. LACKS on behalf of Debtor Michael Ravert blackslaw@comcast.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Michael Ravert</b>	Social Security number or ITIN	<b>xxx-xx-9216</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 12/14/15</b>
Case number:	<b>15-18916-elf</b>	Date case converted to chapter	<b>7 8/15/16</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Ravert	
2. All other names used in the last 8 years		
3. Address	55 Ailanthus Lane Levittown, PA 19055	
4. Debtor's attorney Name and address	STANTON M. LACKS Lacks & Associates 3220 Tillman Drive, Suite 114 Bensalem, PA 19020	Contact phone 215-245-8440 Email: <a href="mailto:blackslaw@comcast.net">blackslaw@comcast.net</a>
5. Bankruptcy trustee Name and address	BONNIE B. FINKEL Bonnie B. Finkel P.O. Box 1710 Cherry Hill, NJ 08034	Contact phone 856-216-1278 Email: <a href="mailto:finkeltrustee@comcast.net">finkeltrustee@comcast.net</a>

For more information, see page 2 &gt;

Debtor **Michael Ravert**Case number **15-18916-elf**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107   <b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800  Date: 8/19/16
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>September 13, 2016 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Location:</b>  <b>3 Municipal Way, Public Hall, Langhorne, PA 19047</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		The presumption of abuse does not arise.
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 11/12/16</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b> If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>12. Exempt property</b> The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.		